

Information to identify the case:

Debtor 1	<u>Keith A. Holmes</u>	Social Security number or ITIN	xxx-xx-3171
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gwenna L Holmes</u>	Social Security number or ITIN	xxx-xx-7250
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-31849-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Keith A. Holmes
aka Keith Holmes

Gwenna L Holmes
aka Gwenna Holmes

8/9/23

By the court: Andrew B. Altenburg Jr.
Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Keith A. Holmes
Gwenna L Holmes
Debtors

Case No. 18-31849-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 09, 2023

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	Keith A. Holmes, Gwenna L Holmes, 34 Tall Oaks Dr, Laurel Springs, NJ 08021-4829
cr	+ PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517851067	Malvern Institute, PO Box 1043, Blue Bell, PA 19422-0270
517917193	+ PNC Bank, National Association, Rebecca A. Solarz, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 09 2023 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 09 2023 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517851057	EDI: BANKAMER.COM	Aug 10 2023 00:15:00	Bank of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238
517942505	+ EDI: BANKAMER2.COM	Aug 10 2023 00:15:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517851059	EDI: TSYS2	Aug 10 2023 00:15:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
517851058	EDI: TSYS2	Aug 10 2023 00:15:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517851060	EDI: BANKAMER.COM	Aug 10 2023 00:15:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
517952871	Email/PDF: bncnotices@becket-lee.com	Aug 09 2023 20:45:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517851061	EDI: CITICORP.COM	Aug 10 2023 00:15:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
517963527	+ EDI: CITICORP.COM	Aug 10 2023 00:15:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517885825	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Aug 09 2023 20:29:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
517851063	Email/Text: collectionbankruptcies.bancorp@53.com	Aug 09 2023 20:31:00	Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115
517851062	+ Email/Text: collectionbankruptcies.bancorp@53.com	Aug 09 2023 20:31:00	Fifth Third Bank, Attn: Bankruptcy Department, 1830 E Paris Ave SE, Grand Rapids, MI 49546-8803
517851064	EDI: IRS.COM	Aug 10 2023 00:15:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517851065	Email/Text: PBNCNotifications@peritussservices.com	Aug 09 2023 20:29:00	Kohls/Capital One, Kohls Credit, PO Box 3120,

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Aug 09, 2023

Form ID: 3180W

Total Noticed: 43

			Milwaukee, WI 53201-3120
517851066	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 09 2023 20:29:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517952264	Email/PDF: resurgentbknotifications@resurgent.com	Aug 09 2023 20:34:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517851068	EDI: LCIPHMMRG	Aug 10 2023 00:15:00	Mortgage Service Center/Phh Mortgage, Attn: Bankruptcy Department, PO Box 5452, Mount Laurel, NJ 08054-5452
519678505	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 20:29:00	Nationstar Mortgage LLC D/B/A Mr. Cooper Cooper, PO Box 619096, Dallas TX 75261-9741, Nationstar Mortgage LLC D/B/A Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
519678504	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 20:29:00	Nationstar Mortgage LLC D/B/A Mr. Cooper Cooper, PO Box 619096, Dallas TX 75261-9096
517851069	EDI: NAVIENTFKASMSERV.COM	Aug 10 2023 00:15:00	Navient, Attn: Bankruptcy, PO Box 9000, Wilkes Barre, PA 18773-9000
517851070	EDI: NAVIENTFKASMSERV.COM	Aug 10 2023 00:15:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
517893323	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 09 2023 20:29:00	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
517888875	+ EDI: LCIPHMMRG	Aug 10 2023 00:15:00	PHH Mortgage Corporation, One Mortgage Way Mail Stop SV01, Mt. Laurel, New Jersey 08054-4637
517963448	Email/Text: Bankruptcy.Notices@pnc.com	Aug 09 2023 20:29:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
517851072	Email/Text: Bankruptcy.Notices@pnc.com	Aug 09 2023 20:29:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Dr, Miamisburg, OH 45342-5421
517851073	Email/Text: Bankruptcy.Notices@pnc.com	Aug 09 2023 20:29:00	Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703
517961185	EDI: PRA.COM	Aug 10 2023 00:15:00	Portfolio Recovery Associates, LLC, c/o Aadvantage Aviator Red, POB 41067, Norfolk VA 23541
517851071	+ EDI: LCIPHMMRG	Aug 10 2023 00:15:00	Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
518999820	Email/Text: mtgbk@shellpointmtg.com	Aug 09 2023 20:29:00	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518999819	Email/Text: mtgbk@shellpointmtg.com	Aug 09 2023 20:29:00	Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517865811	+ Email/Text: RASEBN@raslg.com	Aug 09 2023 20:29:00	USAA FEDERAL SAVINGS BANK, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517931154	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 20:29:00	USAA Federal Savings Bank, PO Box 619096, Dallas TX 75261-9096
517851075	EDI: USAA.COM	Aug 10 2023 00:15:00	Usaa Fed Svng/Nationst, 10750 McDermott Fwy, San Antonio, TX 78288-0002
517851074	EDI: USAA.COM	Aug 10 2023 00:15:00	Usaa Fed Svng/Nationst, Attn: Bankruptcy, 10750 McDermott Fwy, San Antonio, TX 78288-0002
517851076	EDI: USAA.COM	Aug 10 2023 00:15:00	Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Fwy, San Antonio, TX 78288-0002
517851077	EDI: USAA.COM	Aug 10 2023 00:15:00	Usaa Savings Bank, PO Box 47504, San Antonio,

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Aug 09, 2023

Form ID: 3180W

Total Noticed: 43

TX 78265

517851078 EDI: WFFC2

Aug 10 2023 00:15:00

Wells Fargo Dealer Services, Attn: Bankruptcy,
PO Box 19657, Irvine, CA 92623-9657

517851079 EDI: WFFC2

Aug 10 2023 00:15:00

Wells Fargo Dealer Svc, PO Box 1697,
Winterville, NC 28590-1697

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	USAA Federal Savings Bank, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2023 at the address(es) listed below:

Name	Email Address
Angela Catherine Pattison	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing apattison@hillwallack.com apattison@ecf.courtdrive.com
Brian C. Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor USAA Federal Savings Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor PHH MORTGAGE CORPORATION hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Aug 09, 2023

Form ID: 3180W

Total Noticed: 43

on behalf of Creditor Nationstar Mortgage LLC kimwilson@raslg.com

Nicholas V. Rogers

on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com

Rebecca Ann Solarz

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION rsolarz@kmlawgroup.com

Ronald E. Norman

on behalf of Debtor Keith A. Holmes rnorman@rnormanlaw.com
ekonecsny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestc
ase.com;9070633420@filings.docketbird.com

Ronald E. Norman

on behalf of Joint Debtor Gwenna L Holmes rnorman@rnormanlaw.com
ekonecsny@rnormanlaw.com;g14985@notify.cincompass.com;ronaldenorman@icloud.com;norman.ronaldb115031@notify.bestc
ase.com;9070633420@filings.docketbird.com

Sindi Mncina

on behalf of Creditor USAA Federal Savings Bank smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16